

MEET EQUITYAVAIL®

A REDUCED MONTHLY MORTGAGE PAYMENT THAT DISAPPEARS

EquityAvail is a new hybrid loan that lowers monthly mortgage payments, then eliminates them altogether after 10 years* to improve cash flow and ease the transition into retirement.



- ✓ Transition from working too much to doing the things you love
- ✓ Get a potential lump sum cash-out on day one
- ✓ Avoid locking into a traditional 15-30 year mortgage during retirement
- ✓ Stay in the home you love on your terms**
- ✓ Make **lower, partial interest-only monthly mortgage payments** for 10 years*
- ✓ After 10 years, **monthly mortgage payments are not required***



▶ Let's improve your cash flow

William "Bill" Ponce
Broker
WFP Lending
NMLS # 247890
Bill@mortgagesfrombill.com
www.WFPlending.com
(949) 357-9983



LOAN REQUIREMENTS

- Must meet all loan obligations, including using the property as your primary residence
- Must pay property charges including first mortgage payment, property taxes, fees, and hazard insurance
- Must maintain the home
- These requirements must be met or the loan will need to be repaid

*Important Information about this Loan Product. The borrower is required to make non-amortizing payments for the first ten years of the loan term. These payments will not cover the full amount of interest accruing and interest will be added to the principal balance of the loan. When the payment period ends, interest and fees continue to be added to the loan balance over time. Borrower is required to pay taxes and insurance. This loan will reduce the borrower's equity in the home which may make it more difficult to refinance the loan or to obtain cash upon a sale of the home. By refinancing an existing loan, the borrower's total finance charges may be higher over the life of the loan. Primary occupancy only. Not available in all states. Additional terms and conditions apply. Ask a licensed loan officer for more details. | The EquityAvail® is a proprietary product of Finance of America Reverse LLC. Subject to review of credit and/or collateral; not all applicants will qualify for financing.

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WFP Lending DBA Broker #1473653 Bill Ponce NMLS #247890 | 4540 Campus Dr 106 Newport Beach CA 92660. | Reverse Mortgage: "The materials are not from HUD or FHA and were not approved by HUD or a government agency. Equal Housing Lender"

